

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

PAUL A. HENNON
JEANETTE L. HENNON
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:18-23908

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 28, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/04/2018 and confirmed on 11/14/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		84,708.39
Less Refunds to Debtor	4,143.36	
TOTAL AMOUNT OF PLAN FUND		80,565.03

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	5,905.00	
Trustee Fee	3,855.37	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,760.37

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FEDERAL HOME LOAN MORTGAGE CORP Acct: 3456	0.00	0.00	0.00	0.00
	FEDERAL HOME LOAN MORTGAGE CORP Acct: 3456	6,849.45	6,849.45	0.00	6,849.45
	FEDERAL HOME LOAN MORTGAGE CORP Acct: 3456	0.00	60,675.80	0.00	60,675.80
	FEDERAL HOME LOAN MORTGAGE CORP Acct: 3456	0.00	0.00	0.00	0.00
					67,525.25

Priority					
	CHRISTOPHER M FRYE ESQ Acct:	0.00	0.00	0.00	0.00
	PAUL A. HENNON Acct:	0.00	0.00	0.00	0.00
	PAUL A. HENNON Acct:	393.00	393.00	0.00	0.00
	PAUL A. HENNON Acct:	3,750.36	3,750.36	0.00	0.00
	STEIDL & STEINBERG Acct:	3,400.00	3,400.00	0.00	0.00
	STEIDL & STEINBERG Acct:	1,000.00	1,000.00	0.00	0.00
	STEIDL & STEINBERG Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX0/22	1,505.00	1,505.00	0.00	0.00

*** NONE ***

Unsecured					
	US DEPARTMENT OF EDUCATION Acct: 8294	2,364.30	2,364.30	915.11	3,279.41
	CREDIT COLLECTIONS USA Acct: 4601	0.00	0.00	0.00	0.00
	CREDIT COLLECTIONS USA Acct: 4602	0.00	0.00	0.00	0.00
	MONONGAHELA VALLEY HOSPITAL	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 9165				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	DITECH FINANCIAL LLC(*)++	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	MONEY FOR MINERALS	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	GRB LAW**	0.00	0.00	0.00	0.00
	Acct:				
					3,279.41

TOTAL PAID TO CREDITORS

70,804.66

TOTAL CLAIMED

PRIORITY 0.00

SECURED 6,849.45

UNSECURED 2,364.30

Date: 03/28/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
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IN RE:

PAUL A. HENNON
JEANETTE L. HENNON
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:18-23908

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Paul A. Hennon
Jeanette L. Hennon
Debtors

Case No. 18-23908-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 29, 2023

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Paul A. Hennon, Jeanette L. Hennon, 191 Cooper Road, Charleroi, PA 15022-3632
cr	+ Federal Home Loan Mortgage Corporation, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
14925835	Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709
14925836	+ Ditech Financial LLC, 332 Minnesota St Ste 610, Saint Paul, MN 55101-1314
14964578	Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
14925837	+ MONEY FOR MINERALS, 378 W Chestnut St #104, Washington, PA 15301-4661
14925839	Monongahela Valley Hospital, 1163 Countryclub Road, Monongahela, PA 15063-1095
14925838	Monongahela Valley Hospital, P.O. Box 643216, Pittsburgh, PA 15264-3216
14925840	Phelan Hallinan Diamond & Jones LLP, 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Attn: Jennie Tsai, Esquire, Philadelphia, PA 19103

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 29 2023 23:53:00	Federal Home Loan Mortgage Corporation, Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
cr	+ Email/Text: ebnpeoples@grblaw.com	Mar 29 2023 23:53:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 29 2023 23:53:00	Specialized Loan Servicing LLC, ., 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Mar 29 2023 23:53:00	Specialized Loan Servicing LLC, 14841 Dallas Parkway Suite 425, Dallas, TX 75254-8067
14925829	+ Email/Text: ccusa@ccuhome.com	Mar 29 2023 23:53:00	Credit Collections USA, LLC, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14925833	+ Email/Text: electronicbkydocs@nelnet.net	Mar 29 2023 23:54:00	Dept of Ed / 582 / Nelnet, 3015 Parker Rd, Aurora, CO 80014-2904
14925834	+ Email/Text: electronicbkydocs@nelnet.net	Mar 29 2023 23:54:00	Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
15162662	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 29 2023 23:53:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
15386703	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 29 2023 23:53:00	Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720
14935819	+ Email/Text: electronicbkydocs@nelnet.net	Mar 29 2023 23:54:00	U.S. Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

District/off: 0315-2

User: auto

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Date Rcvd: Mar 29, 2023

Form ID: pdf900

Total Noticed: 19

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Ditech Financial, LLC.
14925830	*+	Credit Collections USA, LLC, 16 Distributor Dr Ste 1, Morgantown, WV 26501-7209
14925831	*+	Credit Collections USA, LLC, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
14925832	*+	Credit Collections USA, LLC, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
15123871	##	Ditech Financial LLC, P.O. Box 12740, Tempe, AZ, 85284-0046

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Ditech Financial LLC. bnicholas@kmlawgroup.com
Christopher M. Frye	on behalf of Joint Debtor Jeanette L. Hennon chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Christopher M. Frye	on behalf of Debtor Paul A. Hennon chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com
Mario J. Hanyon	on behalf of Creditor Ditech Financial LLC. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Thomas Song	on behalf of Creditor Ditech Financial LLC. pawb@fedphe.com

TOTAL: 8